

WHAT IS CLAIMED IS:

1. a computer implemented method for a principal to electronically establish and use an agent, said method comprising the steps of:
- (a) said principal identifying a service requirement;
 - (b) said principal submitting an electronic request for service;
 - (c) negotiating terms by principal and agent;
 - (d) establishing an electronic power of attorney;
 - (e) said agent performing said requested service; and
 - (f) said principal paying said agent.
2. The method of claim 1, wherein said step of submitting a request for service includes the steps of:
- (a) identifying the service requested;
 - (b) providing a database having information relating to available agents; and
 - (c) connecting an agent able to perform said requested service with said principal.
3. The method of claim 2, wherein said submitting a request for service further includes the steps of:
- (a) said principal identifying terms and conditions relating to the performance of said requested service; and
 - (b) transmitting said terms and conditions to available agents.
4. The method of claim 3, wherein said negotiating step includes the steps of:
- (a) establishing constraints on the performance of said agent.
5. The method of claim 4, wherein said constraint is a soft constraint.
6. The method of claim 4, wherein said constraint is a hard constraint.

- (a) generating a power of attorney document; and
- (b) electronically signing said power of attorney document.

- (a) electronically verifying said electronic signature; and
- (b) providing an electronic key that allows said agent to access selected information about said principal electronically.

10. The method of claim 8, wherein said electronic verification is performed by a biometric method.

(a) said agent accessing said principal information database;

(b) said agent interacting with third parties to perform said requested service; and

(c) said agent reporting completion of said requested service to said principal.

13. The method of claim 11, wherein said step of performing said requested service includes the steps of:

(a) said agent updating said information database with a status report; and

(b) said principal accessing said information database.

14. The method of claim 11, wherein said step of performing said requested service includes the steps of:

(a) said agent generating a status report; and

(b) said agent delivering said report to said principal.

15. The method of claim 11, wherein said step of performing said service includes the step of:

(a) said principal terminating said power of attorney.

16. The method of claim 11, wherein said step of performing said service includes the step of:

(a) terminating said power of attorney upon said agent violating said terms and conditions or said constraints.

17. The method of claim 11, wherein said step of said principal paying said agent includes the steps of:

(a) said principal paying a web site provider for an allotment of agent time;

(b) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(c) said web site provider paying said agent for said requested service.

18. The method of claim 11, wherein said step of said principal paying said agent includes the steps of:

(a) paying said agent a fixed fee;

19. The method of claim 11, wherein said step of said principal paying said agent includes the steps of:

20. The method of claim 1, wherein said step of establishing an electronic power of attorney includes the steps of:

- (a) generating a power of attorney document; and
- (b) electronically signing said power of attorney document.

21. The method of claim 20, wherein said step of establishing an electronic power of attorney further includes the steps of:

- (a) electronically verifying said electronic signature; and
- (b) providing an electronic key that allows said agent to access selected information about said principal electronically.

22. The method of claim 21, wherein said electronic verification is performed by an asymmetric cryptosystem.

23. The method of claim 21, wherein said electronic verification is performed by a biometric method.

24. The method of claim 1, wherein said selected information about said principal is stored in an information database and said step of agent performing said requested service includes the steps of:

- (a) said agent accessing said principal information database;
- (b) said agent interacting with third parties to perform said requested service; and
- (c) said agent reporting completion of said requested service to said principal.

25. The method of claim 24, wherein said third parties can electronically verify the status of said agent.

26. The method of claim 24, wherein said step of performing said requested service includes the steps of:

- (a) said agent updating said information database with a status report; and
- (b) said principal accessing said information database.

27. The method of claim 24, wherein said step of performing said requested service includes the steps of:

- (a) said agent generating a status report; and
- (b) said agent delivering said report to said principal.

28. The method of claim 24, wherein said step of performing said service includes the step of:

- (a) said principal terminating said power of attorney.

29. The method of claim 24, wherein said step of performing said service includes the step of:

(a) terminating said power of attorney upon said agent violating said terms and conditions or said constraints.

30. The method of claim 1, wherein said step of said principal paying said agent includes the steps of:

(a) said principal paying a web site provider for an allotment of agent time;

(b) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(c) said web site provider paying said agent for said requested service.

31. The method of claim 1, wherein said step of said principal paying said agent includes the steps of:

(a) paying said agent a fixed fee;

(b) said principal paying a web site provider for an allotment of agent time; and

(c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(d) said web site provider paying said agent for said requested service.

32. The method of claim 1, wherein said step of said principal paying said agent includes the steps of:

(a) paying said agent an hourly basis;

(b) said principal paying a web site provider for an allotment of agent time;

(c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(d) said web site provider paying said agent for said requested service.

33. A computer readable medium containing instructions for performing a method for a principal to electronically establish and use an agent, said method comprising the steps of:

- (a) said principal identifying a service requirement;
- (b) said principal submitting an electronic request for service;
- (c) negotiating terms by principal and agent;
- (d) establishing an electronic power of attorney;
- (e) said agent performing said requested service; and
- (f) said principal paying said agent.

34. The computer readable medium of claim 33, wherein said step of submitting a request for service includes the steps of:

- (a) identifying the service requested;
- (b) providing a database having information relating to available agents; and
- (c) connecting an agent able to perform said requested service with said principal.

35. The computer readable medium of claim 34, wherein said submitting a request for service further includes the steps of:

- (a) said principal identifying terms and conditions relating to the performance of said requested service; and
- (b) transmitting said terms and conditions to available agents.

36. The computer readable medium of claim 35, wherein said negotiating step includes the steps of:

- (a) establishing constraints on the performance of said agent.

37. The computer readable medium of claim 36, wherein said constraint is a soft constraint.

38. The computer readable medium of claim 36, wherein said constraint is a hard constraint.

39. The computer readable medium of claim 33, wherein said step of establishing an electronic power of attorney includes the steps of:

- (a) generating a power of attorney document; and
- (b) electronically signing said power of attorney document.

40. The computer readable medium of claim 39, wherein said step of establishing an electronic power of attorney further includes the steps of:

- (a) electronically verifying said electronic signature; and
- (b) providing an electronic key that allows said agent to access selected information about said principal electronically.

41. The computer readable medium of claim 40, wherein said electronic verification is performed by an asymmetric cryptosystem.

42. The computer readable medium of claim 40, wherein said electronic verification is performed by a biometric method.

43. The computer readable medium of claim 33, wherein said selected information about said principal is stored in an information database and said step of agent performing said requested service includes the steps of:

- (a) said agent accessing said principal information database;
- (b) said agent interacting with third parties to perform said requested service; and
- (c) said agent reporting completion of said requested service to said principal.

44. The computer readable medium of claim 43, wherein said third parties can electronically verify the status of said agent.

45. The computer readable medium of claim 43, wherein said step of performing said requested service includes the steps of:

- (a) said agent updating said information database with a status report; and
- (b) said principal accessing said information database.

46. The computer readable medium of claim 43, wherein said step of performing said requested service includes the steps of:

- (a) said agent generating a status report; and
- (b) said agent delivering said report to said principal.

47. The computer readable medium of claim 43, wherein said step of performing said service includes the step of:

- (a) said principal terminating said power of attorney.

48. The computer readable medium of claim 43, wherein said step of performing said service includes the step of:

- (a) terminating said power of attorney upon said agent violating said terms and conditions or said constraints.

49. The computer readable medium of claim 33, wherein said step of said principal paying said agent includes the steps of:

- (a) said principal paying a web site provider for an allotment of agent time;
- (b) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (c) said web site provider paying said agent for said requested service.

50. The computer readable medium of claim 33, wherein said step of said principal paying said agent includes the steps of:

- (a) paying said agent a fixed fee;
- (b) said principal paying a web site provider for an allotment of agent time; and
- (c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (d) said web site provider paying said agent for said requested service.

51. The computer readable medium of claim 33, wherein said step of said principal paying said agent includes the steps of:

- (a) paying said agent an hourly basis;
- (b) said principal paying a web site provider for an allotment of agent time;
- (c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (d) said web site provider paying said agent for said requested service.

52. A computer system containing instructions for performing a method for a principal to electronically establish and use an agent, said method comprising the steps of:

- (a) said principal identifying a service requirement;
- (b) said principal submitting an electronic request for service;
- (c) negotiating terms by principal and agent;
- (d) establishing an electronic power of attorney;
- (e) said agent performing said requested service; and
- (f) said principal paying said agent.

53. The computer system of claim 52, wherein said step of submitting a request for service includes the steps of:

- (a) identifying the service requested;
- (b) providing a database having information relating to available agents; and
- (c) connecting an agent able to perform said requested service with said principal.

54. The computer readable medium of claim 53, wherein said submitting a request for service further includes the steps of:

- (a) said principal identifying terms and conditions relating to the performance of said requested service; and
- (b) transmitting said terms and conditions to available agents.

55. The computer readable medium of claim 54, wherein said negotiating step includes the steps of:

- (a) establishing constraints on the performance of said agent.

56. The computer system of claim 55, wherein said constraint is a soft constraint.

57. The computer system of claim 55, wherein said constraint is a hard constraint.

58. The computer system of claim 52, wherein said step of establishing an electronic power of attorney includes the steps of:

- (a) generating a power of attorney document; and
- (b) electronically signing said power of attorney document.

59. The computer system of claim 58, wherein said step of establishing an electronic power of attorney further includes the steps of:

- (a) electronically verifying said electronic signature; and
- (b) providing an electronic key that allows said agent to access selected information about said principal electronically.

60. The computer system of claim 59, wherein said electronic verification is performed by an asymmetric cryptosystem.

61. The computer system of claim 59, wherein said electronic verification is performed by a biometric method.

62. The computer system of claim 52, wherein said selected information about said principal is stored in an information database and said step of agent performing said requested service includes the steps of:

- (a) said agent accessing said principal information database;
- (b) said agent interacting with third parties to perform said requested service; and
- (c) said agent reporting completion of said requested service to said principal.

63. The computer system of claim 62, wherein said third parties can electronically verify the status of said agent.

64. The computer system of claim 62, wherein said step of performing said requested service includes the steps of:

- (a) said agent updating said information database with a status report; and
- (b) said principal accessing said information database.

65. The computer system of claim 62, wherein said step of performing said requested service includes the steps of:

- (a) said agent generating a status report; and

(b) said agent delivering said report to said principal.

66. The computer system of claim 62, wherein said step of performing said service includes the step of:

(a) said principal terminating said power of attorney.

67. The computer system of claim 62, wherein said step of performing said service includes the step of:

(a) terminating said power of attorney upon said agent violating said terms and conditions or said constraints.

68. The computer system of claim 52, wherein said step of said principal paying said agent includes the steps of:

(a) said principal paying a web site provider for an allotment of agent time;

(b) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(c) said web site provider paying said agent for said requested service.

69. The computer system of claim 52, wherein said step of said principal paying said agent includes the steps of:

(a) paying said agent a fixed fee;

(b) said principal paying a web site provider for an allotment of agent time; and

(c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and

(d) said web site provider paying said agent for said requested service.

70. The computer system of claim 52, wherein said step of said principal paying said agent includes the steps of:

- (a) paying said agent an hourly basis;
- (b) said principal paying a web site provider for an allotment of agent time;
- (c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (d) said web site provider paying said agent for said requested service.

71. A data transmission medium containing instructions for performing a method for a principal to electronically establish and use an agent, said method comprising the steps of:

- (a) said principal identifying a service requirement;
- (b) said principal submitting an electronic request for service;
- (c) negotiating terms by principal and agent;
- (d) establishing an electronic power of attorney;
- (e) said agent performing said requested service; and
- (f) said principal paying said agent.

72. The data transmission medium of claim 71, wherein said step of submitting a request for service includes the steps of:

- (a) identifying the service requested;
- (b) providing a database having information relating to available agents; and
- (c) connecting an agent able to perform said requested service with said principal.

73. The data transmission medium of claim 72, wherein said submitting a request for service further includes the steps of:

(a) said principal identifying terms and conditions relating to the performance of said requested service; and

(b) transmitting said terms and conditions to available agents.

74. The data transmission medium of claim 73, wherein said negotiating step includes the steps of:

(a) establishing constraints on the performance of said agent.

75. The data transmission medium of claim 74, wherein said constraint is a soft constraint.

76. The data transmission medium of claim 74, wherein said constraint is a hard constraint.

77. The data transmission medium of claim 74, wherein said step of establishing an electronic power of attorney includes the steps of:

(a) generating a power of attorney document; and

(b) electronically signing said power of attorney document.

78. The data transmission medium of claim 71, wherein said step of establishing an electronic power of attorney further includes the steps of:

(a) electronically verifying said electronic signature; and

(b) providing an electronic key that allows said agent to access selected information about said principal electronically.

79. The data transmission medium of claim 78, wherein said electronic verification is performed by an asymmetric cryptosystem.

80. The data transmission medium of claim 78, wherein said electronic verification is performed by a biometric method.

81. The data transmission medium of claim 80, wherein said selected information about said principal is stored in an information database and said step of agent performing said requested service includes the steps of:

- (a) said agent accessing said principal information database;
- (b) said agent interacting with third parties to perform said requested service; and
- (c) said agent reporting completion of said requested service to said principal.

82. The data transmission medium of claim 81, wherein said third parties can electronically verify the status of said agent.

83. The data transmission medium of claim 81, wherein said step of performing said requested service includes the steps of:

- (a) said agent updating said information database with a status report; and
- (b) said principal accessing said information database.

84. The data transmission medium of claim 81, wherein said step of performing said requested service includes the steps of:

- (a) said agent generating a status report; and
- (b) said agent delivering said report to said principal.

85. The data transmission medium of claim 81, wherein said step of performing said service includes the step of:

- (a) said principal terminating said power of attorney.

86. The data transmission medium of claim 81, wherein said step of performing said service includes the step of:

- (a) terminating said power of attorney upon said agent violating said terms and conditions or said constraints.

87. The data transmission medium of claim 71, wherein said step of said principal paying said agent includes the steps of:

- (a) said principal paying a web site provider for an allotment of agent time;
- (b) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (c) said web site provider paying said agent for said requested service.

88. The data transmission medium of claim 71, wherein said step of said principal paying said agent includes the steps of:

- (a) paying said agent a fixed fee;
- (b) said principal paying a web site provider for an allotment of agent time; and
- (c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (d) said web site provider paying said agent for said requested service.

89. The data transmission medium of claim 71, wherein said step of said principal paying said agent includes the steps of:

- (a) paying said agent an hourly basis;
- (b) said principal paying a web site provider for an allotment of agent time;
- (c) deducting the time said agent spent on said step of said agent performing said requested service from said time bank; and
- (d) said web site provider paying said agent for said requested service.